

**SIMULTANEOUS CUSTOMER/ACCOUNT STRATEGY EXECUTION
IN A DECISION MANAGEMENT SYSTEM**

ABSTRACT OF THE DISCLOSURE

5 A computer-implemented decision management process for
evaluating a customer having more than one account. An iterative
function, such as an iterative decision tree, is provided to evaluate the
customer and each of the accounts interactively and interchangeably in a
single pass. The iterative function has virtual attributes for accessing
10 customer data and/or account data. The process iterates through the
iterative function in accordance with the number of accounts of the
customer.